

Regulatory Capital Reconciliation 2019

	Credit Union 2019		Regulatory Adjustments	Remove Capital Relief Trusts	Regulatory Level 1	Add Level 2 Subsidiaries	Regulatory Level 2
	CDT	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Assets							
Cash and cash equivalents		209,148		- 45,762	163,386	74	163,460
Financial assets - FVTPL		-			-		-
Financial assets - HTM		3,642,420	- 1,780,100		1,862,320	407	1,862,727
Derivative financial instruments		1,326			1,326		1,326
Financial assets - AFS		51,776			51,776		51,776
Investments in controlled entities	26d	1,500			1,500	1,300	2,800
Investments in joint arrangements	26g	1,805			1,805		1,805
Loans		13,433,966		- 1,925,111	11,508,855		11,508,855
Accounting loss provisions		- 20,343	20,343		-		-
Loss provisions included in RWA		-	- 7,515		- 7,515		- 7,515
Loss provisions included in GRCL	50	-	- 12,828		- 12,828		- 12,828
Net deferred origination costs & fee revenue	26f	22,840			22,840		22,840
Specific Regulatory Adjustments relating to securitisation	26j	-	- 4,850		- 4,850		- 4,850
Loans and advances		13,436,463	- 4,850	- 1,925,111	11,506,502	-	11,506,502
Intangible assets	9	59,260	37		59,297		59,297
Capitalised debt raising costs	26f	-	831		831		831
Capitalised securitisation startup costs	26f	-	5,860		5,860		5,860
Intangible assets		59,260	6,728		65,988		65,988
Property, plant and equipment		13,501	40		13,541		13,541
Other assets		7,905		- 5,759	2,146	10,721	12,867
Total assets		17,435,211	- 1,778,182	- 1,976,632	13,670,290	12,502	13,682,792
Liabilities							
Deposits		10,587,500			10,587,500		10,587,500
Derivative financial instruments		17,144		- 3,741	13,403		13,403
Borrowings		5,782,358	- 1,773,475	- 1,961,477	2,047,406		2,047,406
Deferred tax liability	26e	-			-		-
Provisions		23,006			23,006	9,925	32,931
Other liabilities		42,119		- 10,957	31,162	224	31,386
Total liabilities		16,452,127	- 1,773,475	- 1,976,175	12,702,477	10,149	12,712,626
Net assets		983,084	- 4,707	- 457	967,813	2,353	970,166
Members' funds							
Ordinary shares		-			-		-
Credit loss reserve	50	13,526			13,526		13,526
Redeemable preference share reserve	3	2,998			2,998		2,998
Available for sale reserve	3	15,171			15,171		15,171
Cash flow hedge reserve	3,11	- 10,507			- 10,507		- 10,507
Business combination reserve	3	9,590			9,590		9,590
Asset revaluation reserve	3	-			-		-
Reserves		30,778			30,778		30,778
Retained earnings	2, 26j	913,211	- 4,850		908,361	2,581	910,942
Current year earnings	2	39,095			39,095	- 223	38,872
Total members' funds		983,084	- 4,850		978,234	2,358	980,592